

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Francisco A Ramirez

Debtor(s)

Case No. 15-02780

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/28/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/10/2015.
- 6) Number of months from filing to last payment: 3.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,234.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,440.00
Less amount refunded to debtor	\$885.84

**NET RECEIPTS: \$2,554.16**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,420.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$134.16
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$2,554.16**

Attorney fees paid and disclosed by debtor: \$1,580.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
INTERNAL REVENUE SERVICE	Priority	3,395.37	NA	NA	0.00	0.00
STATE OF ILLINOIS/DEPARTMENT OF	Unsecured	400.00	NA	NA	0.00	0.00
AFNI INC	Unsecured	1.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	1.00	NA	NA	0.00	0.00
BFI WASTE SERVICES	Unsecured	2,100.00	NA	NA	0.00	0.00
CAINE & WEINER	Unsecured	1.00	NA	NA	0.00	0.00
COLLECTION/CCS	Unsecured	1.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	1.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	1.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANT	Unsecured	1.00	NA	NA	0.00	0.00
DUVERA COLLECTIONS	Unsecured	1.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	1.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	1.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP	Unsecured	1.00	NA	NA	0.00	0.00
FIRST NATIONAL COLLECT	Unsecured	1.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	1.00	NA	NA	0.00	0.00
FRANKLIN COLLECTION SERVICES	Unsecured	1.00	NA	NA	0.00	0.00
IC SYSTEM	Unsecured	1.00	NA	NA	0.00	0.00
IC SYSTEM	Unsecured	1.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICE/ICS	Unsecured	2,281.00	NA	NA	0.00	0.00
JESSE WHITE SECRETARY OF STATE	Unsecured	1,085.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	885.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	1.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	713.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	1.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	1.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MERCHANTS CREDIT GUIDE	Unsecured	200.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	1.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	200.00	NA	NA	0.00	0.00
PEOPLES CREDIT INC	Unsecured	1.00	NA	NA	0.00	0.00
TURNER ACCEPTANCE CORP	Unsecured	1.00	NA	NA	0.00	0.00
VERIZON	Unsecured	1.00	NA	NA	0.00	0.00
VERIZON	Unsecured	1.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	1.00	NA	NA	0.00	0.00
DOMESTIC UNIFORM RENTAL	Unsecured	80.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Secured	62,832.40	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Secured	0.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Unsecured	49,962.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,554.16</u>	
Disbursements to Creditors	<u>\$0.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$2,554.16</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/10/2015

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.